

COMBINED DECLARATION AND POWER OF ATTORNEY

COPY OF PAPERS ORIGINALLY FILED

Sign, National Stage of PCT, Divisional, Continuation or C-I-P Application

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A COMPUTER NETWORK

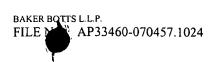
This d	declaration is of the following type:
	[x] Original
	[] Design
	[] national stage of PCT.
	[] Divisional
	[] Continuation
	[] continuation-in-part (C-I-P)
the sp	ecification of which: (complete (a), (b), or (c))
(a)	[] is attached hereto.
(b) (c)	[x] was filed on 6/22/01 as Application Serial No. 09/886,485 and was amended on (if applicable). [] was described and claimed in PCT International Application No. filed on and was amended on (if applicable).
	Acknowledgement of Review of Papers and Duty of Candor I hereby state that I have reviewed and understand the contents of the above identified specification,
includ	ling the claims, as amended by any amendment referred to above.
	I acknowledge the duty to disclose information which is material to the patentability of the subject r claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56.
[]	In compliance with this duty there is attached an information disclosure statement. 37 CFR 1.98.
	Priority Claim
	I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application on which priority is claimed

(complete (d) or (e)

- (d) [] no such applications have been filed.
- (e) [x] such applications have been filed as follows:





PRIOR FOREIGN/PC APPLICATION	T APPLICATION(S) FILED WITH	HIN 12 MONTHS (6 MON	THS FOR DESIGN) PR	IOR TO SAID
COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)	PRIORITY CLAIMED UNDER 35 USC 119
				[] YES NO []
				[] YES NO []
ALL FOREIGN APPL APPLICATION	ICATION[S], IF ANY, FILED MC	ORE THAN 12 MONTHS (6 MONTHS FOR DESI	GN) PRIOR TO SAID
				[] YES NO []
				[] YES NO []
				[] YES NO []

Claim for Benefit of Prior U.S. Provisional Application(s)

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed

below:

Provisional Application Number	Filing Date
60/226,227	8/18/00
60/213,063	6/21/00
60/195,963	4/11/00

Claim for Benefit of Earlier U.S./PCT Application(s) under 35 U.S.C. 120

(complete this part only if this is a divisional, continuation or C-I-P application)

(Application Serial No.)	(Filing Date)	Status (patented, pending, abandoned)
09/833,049	4/11/01	pending
09/809,367	3/15/01	pending

Power of Attorney

As a named inventor, I hereby appoint Frederick C. Carver, Reg. No. 17,021; Francis J. Hone, Reg. No. 18,662; Robert Neuner, Reg. No. 24,316; Richard G. Berkley, Reg. No. 25,465; Bradley B. Geist, Reg. No. 27,551; James J. Maune, Reg. No. 26,946; John D. Murnane, Reg. No. 29,836; Henry Tang, Reg. No. 29,705; Robert C. Scheinfeld, Reg. No. 31,300; John A. Fogarty, Jr., Reg. No. 22,348; Louis S. Sorell, Reg. No. 32,439; Rochelle K. Seide Reg. No. 32,300; Gary M. Butter, Reg. No. 33,841; Lisa B. Kole, Reg. No. 35,225; Neil P. Sirota, Reg. No. 38,306; and Paul A. Ragusa, Reg. No. 38,587 of the firm of BAKER BOTTS L.L.P., with offices at 30 Rockefeller Plaza, New York, New York 10112, as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like

so-made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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DATE /0/3/0/	SIGNATURE OF INVENTOR	ya-	
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DATE 9/28/01	SIGNATURE OF INVENTOR		